

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Western District of North Carolina

In re:  
 Stephen Wayne Lillard  
 Debtor

Case No. 13-31231-ltb  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0419-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db  
 4901049 +Stephen Wayne Lillard, 16338 Cardross Ln, Huntersville, NC 28078-2206  
 4901051 Alison R. Lillard, 16338 Cardross Lane, Huntersville, NC 28078-2206  
 4908066 Ashton Reserve, 5000 Grober, Charlotte, NC 28226  
 4901059 +Courtney M. Domel, Post Office Box 829009, Dallas, TX 75382-9009  
 4901060 +Delaware Place Bank, 190 E. Delaware Place, Chicago, IL 60611-1814  
 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Attn. Corporate Officer, 38 Fountain Sq. Plaza,  
 Fifth Third Center, Cincinnati, OH 45263)  
 4908067 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
 4901069 +HSBC North America, Attn. Corporate Officer, 26525 North Riverwoods Blvd., 4 North East,  
 Mettawa, IL 60045  
 4901070 Kia Financial, Charlotte, Charlotte, NC 28078  
 4901072 +PNC Bank, po box 856177, Louisville, KY 40285-6177  
 4901073 +RBS Citizens National Association, Attn: Corporate Officer, 327 Hillsborough St,  
 Raleigh, NC 27603-1725  
 4901077 +TCF Financial Corporation, 200 Lake Street East, Wayzata, MN 55391-1693  
 4901082 +World Omni Financial Corp., Attn. Corporate Officer, 100 Jim Moran Blvd.,  
 Deerfield Beach, FL 33442-1702  
 4901061 +fifth third bank, po box 70789, cincinnati, OH 45274-0001  
 4901062 +fifth thrid, po box 740789, cincinnati, OH 45274-0789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4901050 +EDI: GMACFS.COM Sep 04 2018 22:28:00 Ally Financial, Attn. Corporate Officer,  
 PO Box 380901, Bloomington, MN 55438-0901  
 4901058 EDI: CITICORP.COM Sep 04 2018 22:28:00 Citibank, NA, Attn. Centralized Bankruptcy,  
 PO Box 20507, Kansas City, MO 64195  
 4901056 EDI: CITICORP.COM Sep 04 2018 22:28:00 Citi Bank, processing center,  
 Des Moines, IA 50363  
 4901052 +E-mail/Text: bankruptcy@arvest.com Sep 04 2018 18:27:44 Central Mortgage Company,  
 801 John Barrow, Suite 1, Little Rock, AR 72205-6511  
 4901053 +EDI: CAUT.COM Sep 04 2018 22:33:00 Chase Auto Finance Corp., Attn: Corporate Officer,  
 900 Stewart Avenue, Garden City, NY 11530-4891  
 4901054 EDI: CHASE.COM Sep 04 2018 22:33:00 Chase Card Services, Attn. Corporate Officer,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 4901055 +EDI: CHASE.COM Sep 04 2018 22:33:00 Chase card services, PO Box 15153,  
 Wilmington, DE 19886-5153  
 4901057 +EDI: CITICORP.COM Sep 04 2018 22:28:00 Citibank South Dakota, Attn: Corporate Officer,  
 PO Box 6241, Sioux Falls, SD 57117-6241  
 4970990 +EDI: CITICORP.COM Sep 04 2018 22:28:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 4901063 +EDI: FORD.COM Sep 04 2018 22:33:00 Ford Motor Credit Company, LLC,  
 Attn. Corporate Officer, PO Box 542000, Omaha, NE 68154-8000  
 4901064 +EDI: RMSC.COM Sep 04 2018 22:28:00 GE Money Bank, Attn: Corporate Officer,  
 1600 Summer Street, Fifth Floor, Stamford, CT 06905-5125  
 4901065 +EDI: GMACFS.COM Sep 04 2018 22:28:00 GMAC, Attn. Corporate Officer, 1100 Virginia Drive,  
 Fort Washington, PA 19034-3276  
 4901066 +EDI: GMACFS.COM Sep 04 2018 22:28:00 GMAC Inc. c/o Ally Financial,  
 Attn. Corporate Officer, PO Box 380901, Bloomington, MN 55438-0901  
 4901067 E-mail/Text: bankruptcy.bnc@ditech.com Sep 04 2018 18:27:33 Green Tree Servicing,  
 Attn. Corporate Officer, PO Box 94710, Palatine, IL 60094-4710  
 4901068 +EDI: HFC.COM Sep 04 2018 22:28:00 HSBC Bank USA, N.A., Attn. Corporate Officer,  
 PO Box 9068, Brandon, FL 33509-9068  
 4901367 +EDI: IRS.COM Sep 04 2018 22:28:00 Internal Revenue Service, P.O. Box 7317,  
 Philadelphia, PA 19101-7317  
 4901368 EDI: NCDEPREV.COM Sep 04 2018 22:33:00 North Carolina Department of Revenue,  
 Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
 4965276 EDI: PRA.COM Sep 04 2018 22:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 4901071 +E-mail/Text: creditreconciliation@peoples.com Sep 04 2018 18:27:38 People's United Bank,  
 Attn. Corporate Officer, 850 Main St., 11th Floor, Bridgeport, CT 06604-4917  
 4901074 EDI: NEXTEL.COM Sep 04 2018 22:33:00 Sprint, 6200 Sprint Pkwy, Eisenhower A,  
 Overland Park, KS 66251  
 4905800 +EDI: STF1.COM Sep 04 2018 22:33:00 SunTrust Bank, Attn: Support Services,  
 P.O. Box 85092, Richmond, VA 23286-0001  
 4901075 +EDI: STF1.COM Sep 04 2018 22:33:00 Suntrust Bank, Attn. Corporate Officer,  
 1001 Semmes Ave., Richmond, VA 23224-2245  
 4901078 EDI: CHRYSLER.COM Sep 04 2018 22:33:00 TD Auto Finance, Attn. Corporate Officer,  
 27777 Franklin Rd, Farmington Hills, MI 48334  
 4901076 +EDI: WTRNBANK.COM Sep 04 2018 22:33:00 Target National Bank, Attn. Corporate Officer,  
 3701 Wayzata Blvd., MS-3CG, Minneapolis, MN 55416-3401  
 4934975 EDI: USBANKARS.COM Sep 04 2018 22:33:00 US Bank N.A., Bankruptcy Department,  
 PO Box 5229, Cincinnati, OH 45201-5229

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4901080 EDI: USBANKARS.COM Sep 04 2018 22:33:00 US Bank, NA, Attn: Corporate Officer,  
P.O. Box 5229, Cincinnati, OH 45201  
4901079 EDI: USBANKARS.COM Sep 04 2018 22:33:00 us bank, po box 790408, st louis, MO 63179  
4901081 +EDI: BLUESTEM Sep 04 2018 22:33:00 Web Bank, Attn: Corporate Officer,  
215 South State St, Ste 800, Salt Lake City, UT 84111-2339

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4911801\* Courtney M. Domel, P.O. Box 829009, Dallas, TX 75382-9009  
5205063\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Danielle J. Walle on behalf of Debtor Stephen Wayne Lillard dwalle@mcilveenfamilylaw.com,  
candpbankruptcy@gmail.com  
Warren L. Tadlock wtadlock@ch13clt.com  
Warren L. Tadlock on behalf of Trustee Warren L. Tadlock wtadlock@ch13clt.com

TOTAL: 3

| Information to identify the case:  |                              |             |           |                                |                    |
|--|------------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1   | <b>Stephen Wayne Lillard</b> |             |           | Social Security number or ITIN | <b>xxx-xx-9100</b> |
|  | First Name                   | Middle Name | Last Name | EIN                            | __-_____-          |
| Debtor 2   |                              |             |           | Social Security number or ITIN | ____-              |
| (Spouse, if filing)  | First Name                   | Middle Name | Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>Western District of North Carolina</b> |                              |             |           |                                |                    |
| Case number: <b>13-31231</b>   |                              |             |           |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Wayne Lillard

9/4/18

**By the court:** Laura T. Beyer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**